

Why choose Australian Retirement Trust?

13 11 84 australianretirementtrust.com.au

At Australian Retirement Trust, we'll leverage our size and scale to be a force for good to make our members' world better, seeking out investments to guard and grow their savings and retirement income.

Working for you, not shareholders

As one of Australia's largest super funds, Australian Retirement Trust is proud to take care of over \$240 billion in retirement savings for more than 2.2 million members. As a fund that works for members, not shareholders, we work in members' best interests and are committed to returning profits to them as lower fees and better services.¹

Strong long-term investment returns

We use our size and our scale to find and make investments to grow members' superannuation savings and help maximise their retirement income. Our Super Savings Balanced option returned 8.6% per year over 10 years to 31 December 2022. The Balanced option outperformed the comparative industry median over 1, 3, 5, 7 and 10 years to 31 December 2022, and its returns placed it in the top three balanced options surveyed over 7 and 10 years to 31 December 2022.²

To find out more about our investment options, read the [Super Savings Investment guide](#).

Feel on top of your future

With useful tools plus access to expert financial advice about your Super Savings account for no extra cost, Australian Retirement Trust makes it easy for you to feel on top of your future by helping you take charge of your super today.³

Join Australian Retirement Trust

If you'd like your super contributions to be paid to Australian Retirement Trust, you can **email your employer** or simply complete the **Superannuation Standard Choice form** available at **Australian Retirement Trust employee resources** and return to your payroll.

¹For more information refer to australianretirementtrust.com.au/lower-fees. ²The Australian Retirement Trust Super Savings Balanced option has adopted the pre-merger investment strategy of the Sunsuper Balanced option. Past performance is not a reliable indicator of future performance. Investment returns are net of investment fees and costs and where applicable investment taxes. Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, December 2022. ³Australian Retirement Trust employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Australian Retirement Trust. Australian Retirement Trust has established a panel of accredited external financial advisers who are not employees of Australian Retirement Trust. Australian Retirement Trust is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined. Your employer is not responsible for the preparation of this document. They are not providing advice or a recommendation in relation to this investment. This document has been prepared and issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840 AFSL No. 228975), the trustee of Australian Retirement Trust (ABN 60 905 115 063) (the Fund). It contains general advice and does not take into account the investment objectives, financial situation or needs of any particular individual. You should consider if the advice is appropriate to your own circumstances before acting on it. You should also consider the relevant Product Disclosure Statement (PDS) before deciding to acquire or continue to hold any financial product and also the relevant Target Market Determination (TMD). We are committed to respecting your privacy. Our privacy policy sets out how we do this. For a copy of the PDS, TMD or Privacy Policy, please phone 13 11 84 or go to our [website](#).